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Proposed Network Adequacy Rule Will Increase Access to Mental Health and Substance Use Disorder Treatment Services

CONCORD, NH – The New Hampshire Insurance Department submitted proposed rules to the Joint Legislative Committee on Administrative Rules (JLCAR) that, once adopted through the rulemaking process, will raise the bar for reasonable access to behavioral health and substance use treatment services.

By law, insurance companies must maintain a sufficient network of health care providers to ensure that members have reasonable access to covered health care services. The requirement applies to primary and specialty care services, and must include standards for access to behavioral health services.

"The proposed rule is based on a new, data-driven model that uses New Hampshire claims data to create a comprehensive map of where providers are located and which services they provide," said New Hampshire Insurance Commissioner Roger Sevigny. "Services that are used most often, including many behavioral health and primary care services, must be provided closest to members' homes."

The current network adequacy rules, originally drafted more than twenty years ago, are set to expire at the end of July. The Department convened a network adequacy working group and worked with key stakeholders to develop a new model. The rule proposed today has been updated to better address the current needs of New Hampshire residents, and takes a comprehensive, service-based approach in determining whether insurance companies are meeting network standards.

Under the new rule, the Department will be able to compare companies' networks on an apples-to-apples basis, allowing the Department to identify gaps in network access to behavioral health care providers, and assisting insurance companies in identifying non-contracted providers that can supply a needed service to allow them to meet the network adequacy standard.

The Department's proposed rule will allow the agency to make use of available data and set quantitative standards for access to health care services. This has a number of advantages, including:

- Recognizing that behavioral health and substance use services are available from a range of health care providers, some practicing in non-traditional settings;
- Ensuring local access to the health care services that people use the most, such as primary care, physical therapy, and urgent care services; and
- Allowing for greater transparency and accountability of carrier networks.

The Department will hold a public hearing on the proposed rule at 2 p.m. on Monday, April 23, 2018 at the NH Insurance Department, Walker Building, 21 S. Fruit Street, Concord, NH. The language of the proposed rule is available here.